

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Farina, Louis

Case No.: 2:13-bk-18864  
Judge: Michael B. Kaplan

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: October 17, 2017  
☐ Motions Included ☐ Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE**

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**THIS PLAN:**

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: mcj Initial Debtor: If Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 2275 per month to the Chapter 13 Trustee, starting on November 1, 2017 for approximately 7 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION	n/a	
NJ DIVISION OF TAXATION	TAXES	\$508.75
WELLS FARGO	ADMINISTRATIVE	\$400.00
Hilltop Farms Condo Association	Post Petition fees per Order of Judge Kaplan dated 10/2/17	\$4,515.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Bank, N.A.	House - 118 Harvest Lane, Lincoln Park, NJ 07035	\$612.45	0.0	\$612.45	\$1,381.70

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing, LLC	House - 14 Old Nwk Pompton Twp, Wayne, NJ 07474	\$7,055.00	0.00%	\$7,055.00	\$1,715.83
US Bank National Assoc.	124 Lincoln Ave. Seaside Heights, NJ	\$3,260.98	0.00%	\$3,260.98	\$938.55
Specialized Loan Servicing, LLC	14 Old Nwk Pompton, Wayne, NJ 07474	\$5,310.00 (post-petition)	0.00%	\$5,310.00	

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Hilltop Farm Condominium Association	House - 118 Harvest Lane, Lincoln Park, NJ 07035	13,289.73	238,000.00	228,592.72	9,407.28	0.00%	13,289.73

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Specialized Loan Servicing, LLC  
US Bank Home Mortgage  
Wells Fargo Home Mortgage  
Hilltop Farms Condo Association

<b>g. Secured Claims to be Paid in Full Through the Plan:</b> <input type="checkbox"/> NONE			
Creditor	Collateral	Total Amount to be Paid Through the Plan	
Hilltop Farm Condominium Association	House - 118 Harvest Lane, Lincoln Park, NJ 07035	13,289.73	
<b>Part 5: Unsecured Claims</b> <input checked="" type="checkbox"/> NONE			
<p><b>a. Not separately classified</b> allowed non-priority unsecured claims shall be paid:</p> <p><input type="checkbox"/> Not less than \$ _____ to be distributed <i>pro rata</i></p> <p><input type="checkbox"/> Not less than _____ percent</p> <p><input type="checkbox"/> <i>Pro Rata</i> distribution from any remaining funds</p> <p><b>b. Separately classified unsecured</b> claims shall be treated as follows:</p>			
Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
<b>Part 6: Executory Contracts and Unexpired Leases</b> <input checked="" type="checkbox"/> NONE			
<p>(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)</p> <p>All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:</p>			
Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor
None			

**Part 7: Motions ☒ NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Secured Claims
- 4) Priority Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/1/13

**Explain below *why* the plan is being modified:**

To address (1) arrears that are being paid inside plan to US Bank National Assoc.; (2) an aged Administrative Claim to Wells Fargo; (3) post-petition arrears to SLS; and to satisfy post petition administrative fees awarded by Judge Kaplan to Hilltop Farms Condo Association via an order dated 10/2/17.

**Explain below *how* the plan is being modified:**

Plan has been modified to include pre-petition arrears which were inadvertently omitted from initial filing and post-petition arrears discovered after plan confirmation and to include post-petition fee awards; Trustee should apply any "parked" funds against US Bank pre-petition arrears and, in the event funds are not available, this firms' Trust Account holds \$900.00 of Debtor funds to fund same.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: October 17, 2017

\_\_\_\_\_  
Attorney for the Debtor

Date: October 17, 2017

  
\_\_\_\_\_  
Debtor

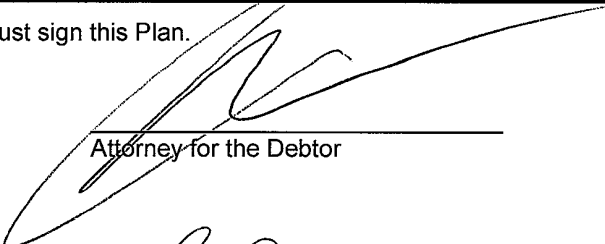
Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: October 17, 2017

  
\_\_\_\_\_  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: October 17, 2017

  
\_\_\_\_\_  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Fill in this information to identify your case:

Debtor 1 Louis Farina  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 2:13-bk-18864  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:  
10/01/2017  
MM / DD / YYYY

Official Form 106I

# Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed  
☐ Not employed

- ☐ Employed  
☐ Not employed

Occupation

realtor

Employer's name

Signature Homes

Employer's address

rt 23 south  
Number Street

Number Street

Pompton Plains nj 07836  
City State ZIP Code

City State ZIP Code

How long employed there? 15 years

15 years

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>7,000.00</u>	\$ _____
3. Estimate and list monthly overtime pay.	+\$ _____	+\$ _____
4. Calculate gross income. Add line 2 + line 3.	\$ <u>7,000.00</u>	\$ _____

Debtor 1

Louis Farina

First Name Middle Name Last Name

Case number (if known) 2:13-bk-18864

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ 7,500.00	\$
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 500.00	\$
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$
5e. Insurance	5e. \$ 200.00	\$
5f. Domestic support obligations	5f. \$ 0.00	\$
5g. Union dues	5g. \$ 0.00	\$
5h. Other deductions. Specify: <u>license fees</u>	5h. + \$ 50.00	+ \$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 750.00	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 6,750.00	\$
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 6,500.00	\$
8b. Interest and dividends	8b. \$	\$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$	\$
8d. Unemployment compensation	8d. \$	\$
8e. Social Security	8e. \$	\$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 1,662.00	\$
8g. Pension or retirement income	8g. \$	\$
8h. Other monthly income. Specify: _____	8h. + \$	+ \$
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 8,162.00	\$
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 14,912.00 +	\$ = \$ 14,912.00
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
	11. + \$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12. \$ 14,912.00	Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <u>more active real estate market should increase my income</u>		

Fill in this information to identify your case:

Debtor 1 Louis Farina  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of New Jersey

Case number 2:13-bk-18864  
(if known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

10/17/17  
MM / DD / YYYY

Official Form 106J

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 1,400.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 250.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 200.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 250.00

Debtor 1 **Louis Farina**  
First Name Middle Name Last Name

Case number (if known) **2:13-bk-18864**

	<b>Your expenses</b>
5. <b>Additional mortgage payments for your residence</b> , such as home equity loans	5. \$ <u>0.00</u>
6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>75.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>50.00</u>
6d. Other. Specify: _____	6d. \$ _____
7. <b>Food and housekeeping supplies</b>	7. \$ <u>100.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>50.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>150.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>100.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>200.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>25.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>50.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>150.00</u>
15d. Other insurance. Specify: _____	15d. \$ _____
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ _____
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>560.00</u>
17b. Car payments for Vehicle 2	17b. \$ _____
17c. Other. Specify: _____	17c. \$ _____
17d. Other. Specify: _____	17d. \$ _____
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ _____
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ _____
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>2,654.00</u>
20b. Real estate taxes	20b. \$ <u>1,500.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>600.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>200.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>150.00</u>

Debtor 1 Louis Farina  
First Name Middle Name Last Name

Case number (if known) 2:13-bk-18864

21. Other. Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_ 0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ \_\_\_\_\_ 8,764.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ \_\_\_\_\_ 0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ \_\_\_\_\_ 8,764.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ \_\_\_\_\_ 14,912.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ \_\_\_\_\_ 8,764.00

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ \_\_\_\_\_ 6,148.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

In re:  
Louis Farina  
DebtorCase No. 13-18864-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 40

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

db +Louis Farina, PO Box 4361, Wayne, NJ 07474-4361  
 aty +MATTHEW C. JOHNSTON, 19 PARK PLACE, FLANDERS, NJ 07836-9097  
 cr +America's Servicing Company, as servicer Bank of A, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +PennyMac Holdings, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,  
 Cherry Hill, NJ 08034, UNITED STATES 08034-1925  
 cr Specialized Loan Servicing LLC, PO Box 829009, Dallas, TX 75382-9009  
 cr +Specialized Loan Servicing LLC, as servicing agent, c/o Buckley Madole, P.C.,  
 P.O. Box 22408, Tampa, FL 33622-2408  
 513879211 #+Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012  
 513879210 #+Acb Receivables Mngmt, PO Box 350, Asbury Park, NJ 07712-0350  
 515090582 +BANK OF AMERICA, NATIONAL ASSOCIATION, Americas Servicing Company,  
 Attention: Bankruptcy Department, MAC#D3347-014, 3476 Stateview Boulevard,  
 Fort Mill, SC 29715-7203  
 513879212 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, PO Box 85520, Richmond, VA 23285)  
 514148725 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
 513879213 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 513879214 +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 513879215 +Chilton Hospital, 97 West Parkway, Pompton Plains, NJ 07444-1696  
 513879218 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 513879219 +Hilltop Farm Condominium Association, C/O Crew Schielke, Esq., 39 Park Place - Suite 204,  
 Englewood, NJ 07631-2918  
 513946499 +Hilltop Farm Condominium Association, Inc., c/o Wilkin Management Group, 45 Whitney Road,  
 Mahwah, New Jersey 07430-3160  
 514038975 JPMorgan Chase Bank, N.A., National Bankruptcy Dept, PO Box 901032,  
 Ft Worth TX 76101-2032  
 513879220 +Jamie Kuchuk, 2611 SW 28th Terrace, Cape Coral, FL 33914-4702  
 513879221 Nco Fin/55, PO Box 13570, Philadelphia, PA 19101  
 515498824 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP,  
 Bankruptcy Dpt., Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500,  
 Atlanta, GA 30305-1636  
 514160512 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: NJ Division of Taxation, Attn: Bankruptcy Section, P.O. Box 245,  
 Trenton, NJ 08695)  
 514091207 +Specialized Loan Servicing, LLC, Attention Bankruptcy Department,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 513879222 +Specialized Loan Servicing, LLC, P.O. Box 636005, Littleton, CO 80163-6005  
 513879223 +The Law Offices Of Angelo R. Bianchi, 4 York Ave, 2nd Floor, West Caldwell, NJ 07006-6407  
 514552126 +U.S. Bank National Association, c/o Zucker Goldberg & Ackerman,  
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 516127884 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank National Association, c/o U.S. Bank Home Mortgage,  
 A Division of U.S. Bank NA, 4801 Frederica Street, Owensboro, Kentucky 42301)  
 513879224 +US Bank Home Mortgage, 4801 Frederica Street, Owensboro, KY 42301-7441  
 513879225 +Verizon Wirelss, 2000 Corporate Dr, Orangeburg, NY 10962-2624  
 513879226 +Vzw Ne, Attention: Verizon Wireless Department, PO Box 3397, Bloomington, IL 61702-3397  
 514041817 +Wells Fargo Bank, N.A., AKA Wachovia Mortgage, a division of Wells Fargo,  
 Attn: Bankruptcy Department, MAC# T7416-023, 4101 Wiseman Boulevard,  
 San Antonio, TX 78251-4200  
 513879227 +Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2017 23:04:54 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 18 2017 23:04:48 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235513879217 +E-mail/PDF: creditonebknofications@resurgent.com Oct 18 2017 23:01:44 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873513879216 +E-mail/PDF: creditonebknofications@resurgent.com Oct 18 2017 23:01:45 Credit One Bank,  
PO Box 98875, Las Vegas, NV 89193-8875514147549 E-mail/PDF: resurgentbknofications@resurgent.com Oct 18 2017 23:09:49  
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

514872062 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2017 23:09:50

514872063 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2017 23:10:06  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541514032586 +E-mail/Text: csidl@sbcglobal.net Oct 18 2017 23:05:19 Premier BankCard/Charter,  
Post Office Box 2208, Vacaville, CA 95696-8208

TOTAL: 8

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Oct 18, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
514221306\* U.S. Bank National Association  
++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
516784213\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank National Association, C/O U.S. Bank Home Mortgage,  
a division of U.S. Bank NA, 4801 Frederica Street, Owensboro, Kentucky 42301)  
TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

A. Crew Schielke on behalf of Creditor Hilltop Farm Condominium Association, Inc.  
crew@crewschielke.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor America's Servicing Company, as servicer Bank of  
America, N.A. nj.bkecf@fedphe.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, N.A. cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlson on behalf of Creditor U.S. Bank National Association, as Trustee relating to  
Chevy Chase Funding LLC Mortgage Backed Certificates Series 2007-1 dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlson on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for  
U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed  
Certificates Series 2007-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlson on behalf of Creditor U.S. Bank National Association  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Gavin N. Stewart on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for  
U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed  
Certificates Series 2007-1 BKNJ@buckleymadole.com  
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC  
NJ\_ECF\_Notices@buckleymadole.com  
Melissa N. Licker on behalf of Creditor U.S. Bank National Association  
NJ\_ECF\_Notices@buckleymadole.com  
Steven K. Eisenberg on behalf of Creditor Specialized Loan Servicing LLC  
bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Steven K. Eisenberg on behalf of Creditor PennyMac Holdings, LLC bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
William M. E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 17